

## UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA  
ST PAUL DIVISIONIn re: JAMES S COMNICK  
TAMMY L COMNICK  
Debtor(s)

Case No.: 09-33741-KAC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

KYLE L CARLSON, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2009.
- 2) The plan was confirmed on 09/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/20/2013.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 51,398.34.
- 10) Amount of unsecured claims discharged without full payment: 40,296.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$36,651.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	<b>\$36,651.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,193.70
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$2,419.86
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,613.56</b>
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Attorney fees paid and disclosed by debtor:	\$1,026.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERILOAN	Unsecured	390.00	NA	NA	.00	.00
CAM RAETHER	Unsecured	NA	NA	NA	.00	.00
CASH NET USA	Unsecured	375.00	NA	NA	.00	.00
CASH NET USA	Unsecured	3,572.07	NA	NA	.00	.00
COREY SEPPMANN WELL DRILLING CC	Unsecured	2,285.50	2,285.50	2,285.50	768.50	.00
CREDIT BUREAU DATA INC	Unsecured	700.00	267.29	267.29	89.90	.00
DFS - DISCOVER FINANCIAL SERVICES	Unsecured	7,519.68	6,838.29	6,838.29	2,299.46	.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,124.04	1,124.04	1,124.04	377.98	.00
FINGERHUT	Unsecured	257.61	257.61	257.61	86.64	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,011.61	3,748.50	3,748.50	1,260.47	.00
MESSERLI AND KRAMER PA	Unsecured	2,338.27	NA	NA	.00	.00
MINNSTAR BANK	Secured	29,860.88	25,264.07	13,366.12	13,366.12	.00

of 3  
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MINNSTAR BANK	Secured	1,900.00	1,899.08	1,670.55	1,670.55	.00
MINNSTAR BANK	Unsecured	NA	399.08	399.08	134.22	.00
MINNSTAR BANK	Unsecured	NA	13,264.07	13,264.07	4,460.23	.00
NCO FINANCIAL SYSTEMS INC	Unsecured	NA	NA	NA	.00	.00
ONE CLICK CASH	Unsecured	695.00	NA	NA	.00	.00
PAYDAY ONE	Unsecured	420.00	NA	NA	.00	.00
PCA - PROFESSIONAL CREDIT ANALYS	Unsecured	3,600.00	207.19	207.19	69.62	.00
PINNACLE FINANCIAL GROUP	Unsecured	603.76	NA	NA	.00	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	516.97	528.80	528.80	177.85	.00
PREMIER BANKCARD/CHARTER SYSTE	Unsecured	603.84	603.76	603.76	203.05	.00
PROFESSIONAL RECOVERY SERVICES	Unsecured	603.76	NA	NA	.00	.00
PROFESSIONAL SYSTEMS	Unsecured	1,017.99	1,017.82	1,017.82	342.26	.00
RECOVERY MANAGEMENT SYSTEMS C	Unsecured	199.90	199.90	199.90	67.18	.00
RESURGENT CAPITAL SERVICES	Unsecured	580.80	580.80	580.80	195.33	.00
RESURGENT CAPITAL SERVICES	Unsecured	1,552.56	1,552.56	1,552.56	522.09	.00
STEWART, ZLIMEN & JUNGERS LTD	Unsecured	7,397.46	NA	NA	.00	.00
THE HOME DEPOT	Unsecured	1,184.49	NA	NA	.00	.00
TSYS DEBT MANAGEMENT	Unsecured	NA	1,272.74	1,272.74	427.99	.00
UNIVERSITY FIDELITY CORP	Unsecured	51.22	NA	NA	.00	.00
WELLS FARGO BANK	Secured	31,103.40	.00	.00	.00	.00

of 3  
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WELLS FARGO FINANCIAL	Secured	169,462.90	5,518.00	5,518.00	5,518.00	.00

**Summary of Disbursements to Creditors:**

**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	5,518.00	5,518.00	.00
Debt Secured by Vehicle:	15,036.67	15,036.67	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>20,554.67</b>	<b>20,554.67</b>	<b>.00</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

<b>GENERAL UNSECURED PAYMENTS:</b>	<b>34,147.95</b>	<b>11,482.77</b>	<b>.00</b>
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**Disbursements:**

Expenses of Administration:	\$4,613.56	
Disbursements to Creditors:	\$32,037.44	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$36,651.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/12/2013

By: /s/KYLE L CARLSON

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.